



(12) **EUROPEAN PATENT APPLICATION**

(88) Date of publication A3:
13.06.2001 Bulletin 2001/24

(51) Int Cl.7: **G07F 19/00, G06F 17/60**

(43) Date of publication A2:
15.11.2000 Bulletin 2000/46

(21) Application number: **00107413.7**

(22) Date of filing: **05.04.2000**

(84) Designated Contracting States:
AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU
MC NL PT SE
 Designated Extension States:
AL LT LV MK RO SI

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(30) Priority: **26.04.1999 US 299102**

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(54) **Cashless transactions without credit cards, debit cards or checks**

(57) Cashless transactions are performed by transmitting information identifying a purchaser of a product without identifying a payment account for the purchaser. The transmitted identifying information is received at a central processing point and processed to determine if the purchaser is a registered purchaser. A notice con-

firming registration, which may take the form of a purchase authorization, is transmitted from the central processing point if the purchaser is determined to be registered. The transmitted notice is received at the point of purchase and a bill is generated for the purchased product responsive to receipt of the notice.

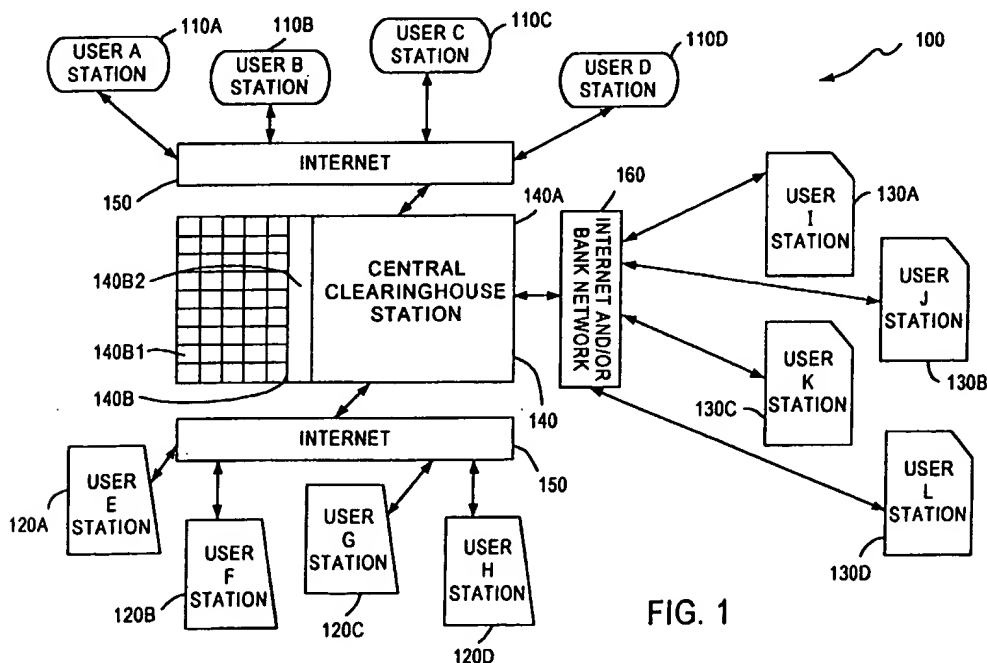


FIG. 1



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Application Number
EP 00 10 7413

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The present search report has been drawn up for all claims			
Place of search THE HAGUE		Date of completion of the search 25 April 2001	Examiner Wolles, B
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